

Food prices

Council on Wage & Price Stability (CWPS) & Office of Consumer Affairs (OCA) held a hearing November 13 in Washington on the practices of some supermarkets & other retailers that raise prices of items that are already on their shelves.

According to OCA Director Virginia Knauer, consumers' complaints about repricing have greatly increased since summer.

In another move to explore rising food prices, CWPS had joined with Agriculture Dept., on Oct. 31 & Nov. 1, in sponsoring a conference that examined:

- recent widening of margins—or spreads—between farm & retail prices. Agriculture officials reported that although farmers' prices for their products were 7% below a year ago, retail food prices rose 11% in the same period. According to CWPS Director Albert Rees, the spread between farm & retail prices for food is expected to increase by 21% in 1974.

- severe shortage of fertilizer. Conference called for increased fertilizer production, its speedy transportation to market & cutback of fertilizer on lawns & golf courses.

- outdated transportation regulations. Conference called for improving efficiency in transportation by revamping some rules of Federal regulatory agencies, including those which restrict "backhauls" (transporting products on the return parts of truckers' trips).

Another hearing will be held Nov. 25 by CWPS & Treasury Dept. to study present shortage of sugar & resulting higher price—now more than 3 times as high as last year's price for sugar.

Warnings!

- **RAISINS—Food & Drug Administration (FDA)** announces recall of raisins packed in cardboard boxes labeled "Sun Maid Seedless Raisins . . . 15 oz. Net Wt. 425 grams. . . ." Recall covers all boxes distributed by Fostoria Distribution Services Company from December 1973 through August 1974. Distributed in Illinois, Indiana, Kentucky, Michigan, New York, Ohio, Pennsylvania, West Virginia. Product recalled because of insect contamination.

- **COLA & ROOT BEER—Food & Drug Administration (FDA)** announces recall of Gayla Brand Cola & Gayla Brand Root Beer in 28-oz. clear glass bottles. Cap label identifies manufacturer as Cro-Pac Co., Worcester, MA. Bottle label identifies distributor as Topco Associates Inc., Skokie, IL. Product was distributed throughout New England & was recalled because of yeast contamination.

consumer news

DEPARTMENT OF HEALTH, EDUCATION & WELFARE
Office of Consumer Affairs
Virginia H. Knauer, Director

Vol. 4, No. 16, Nov. 15, 1974

New laws help with credit

A number of new laws dealing with consumer credit are included in an omnibus bill (HR 221), passed by Congress & signed by President Ford last month.

- Under the Equal Opportunity Act, sex discrimination is banned in the granting of credit. Stores, lending institutions & credit card companies have often denied credit to applicants for the sole reason that they were women. This practice is now illegal. Women applying for credit must now be judged, as male applicants are, on the basis of whether they have steady incomes & qualify in other respects as good credit risks. Any woman encountering situations that might involve sex discrimination should contact the U.S. Attorney for her district (check local phone directory for **Justice Dept.** under U.S. Government listings, or ask local post office for help in locating U.S. Attorney). This provision, however, does not become effective until Oct. 28, 1975.

- The Fair Credit Billing Act (also effective Oct. 28, 1975) assures new credit rights to all consumers.

1. If a consumer notifies a creditor about a computer error in the statement for his credit account, the creditor must respond within 30 days to the consumer's inquiry & must resolve the problem within 90 days.

2. When a consumer buys an item or a service at a store & charges it on a nonstore credit card, he may now make a legal claim—if the item is faulty—against both the store & the credit card company. (Previously, only the store could be held responsible for the merchandise.) Thus the consumer may withhold payment from a credit card company if merchandise is faulty under following conditions: item costs more than \$50, store is within 100 miles of consumer's home & consumer makes a good-faith attempt to get satisfaction from the store).

3. A credit card company may not prohibit stores that accept the credit card from offering discounts to customers who pay cash.

- Amendments to the Truth in Lending Act (effective immediately) clarify some issues, including:

1. A consumer buying a home must now be given the closing costs at the time the creditor makes the loan commitment (not at the actual closing, as required previously). This provision was recommended by the National Commission on Consumer Finance [CONSUMER NEWS, Jan. 15, 1973].

2. Monthly bills for a consumer's charge account must now identify each separate transaction charged to the account. Although most business firms have provided this information in the past, it was not required by law. This provision was recommended by the Federal Reserve Board.

3. A consumer is now permitted to sue "the holder in due course" (purchaser of an installment loan or contract) if the contract in any way violates Truth in Lending Act.

(See page 4 this issue for more new laws of special consumer interest.)

Consumer News Index: Volume 4, part 1: April 1, 1974-Sept. 15, 1974

Below is an index to CONSUMER NEWS & its supplement CONSUMER REGISTER for the issues published April 1, 1974 through September 15, 1974. Date & page of the newsletter are given after each subject. "Goatskin products Jun 1:2" means an item about goatskin products appeared on page 2 of the June 1, 1974 issue of CONSUMER NEWS. Subjects that appeared in the CONSUMER REGISTER supplement are designated by "CR" before the date & page number. "CR Sept. 15:1" means page 1 of September 15 issue of CONSUMER REGISTER. "SR" refers to the special report on nutrition in the April 1 issue of CONSUMER NEWS.

A, B

Administration on Aging Apr 1:4 Agriculture Dept

Beef sausage CR Jul 15:2
Canning Aug 1:2 Sept 1:3
Cherries CR Jul 15:1
Clothes Apr 15:3
Dry peas CR May 1:2
Frankfurters & cooked sausage CR Sept 1:1
Frozen apple juice CR Jun 1:1
Frozen corn Apr 15:3
Glass jars CR Jul 15:1
Meat trimmings CR May 1:1
Net weight CR Apr 1:1 CR Apr 15:2
Off-road vehicles CR May 15:2
Open dating CR Sept 1:3
Turkeys Jul 15:4

Aerosol cans CR Apr 15:1

Also see vinyl chloride

Air bags CR May 15:2

Air conditioner efficiency May 15:1,4

Aircraft noise CR Apr 15:1

Air travel May 1:3

Allergic reactions Apr 1:3

Allergies

Allergy panel CR Apr 1:2
Hypoallergenic cosmetics CR Apr 15:2

Antacids CR Jul 1:2

Amplifiers CR Jul 15:2

Arab Apr 1:1

Arc welder Apr 1:3

Athlete's foot Apr 15:1

Auto

Insurance rates CR Apr 1:2

Speeds CR Apr 15:2

Battery acid Apr 15:4

Beef sausage CR Jul 15:2

Beer CR Sept 1:2

Bicycle safety Aug 1:1 CR Aug 1:1

Bikeways Aug 1:1

Blind and disabled CR Jun 1:1 CR Jul 1:1

Blood banks CR Jul 15:1

Boats Sept 15:2

Bookmatches CR Sept 15:2

Brake pedals CR Apr 1:1

Breads Apr 1:1 SR:1

Breakfast juices CR Apr 15:1

Brownouts Aug 1:2

Budget Sept 15:4

Bumpers CR Aug 15:1

Bureau of Labor Statistics

Food stamps CR Jul 1:2

1974 cars Apr 1:2

Buses CR Apr 15:2

Byington, S. John Apr 1:1

C

Canning Aug 1:2

Car air conditioners Apr 1:1

Car pooling

Air pollution Apr 15:3

Auto emissions Apr 15:3

Bus lanes Apr 15:2

Carpool & Buspool Matching Guide Apr 15:2

Car trade-in Apr 15:3

Emergency Highway Energy Act Apr 15:2,3

Federal Energy Office Apr 1:1

Gasoline Apr 15:2

Insurance Apr 15:2,3

Parking facilities Apr 15:2

Questions & answers Apr 15:2,3

Traffic control devices Apr 15:2

Care labeling CR Jun 15:1,2

"Carry seat" Apr 1:1

Center for Disease Control Apr 15:1 Jun 1:2

Cherries CR Jul 15:1

Chicken feed CR May 1:2

Child car seat Apr 1:3 CR May 15:1

Children's sleepwear CR Jun 1:1

Chocolate candy Apr 1:3

Civil Aeronautics Board

Air travel for handicapped CR

Sept 15:1

Group inclusive tours CR Jun 1:2

Reduced-fare flights Jun 1:3

Class actions Jun 15:1

Clothes

Manmade fibers Apr 15:3

Shortage Apr 15:3

Coast Guard

Boats Sept 15:2

Cold water detergents Apr 15:1

Color additives CR May 1:2

Color coding system CR Apr 1:1

Commerce Dept.

Byington, S. John Apr 1:1

Energy efficiency Apr 1:1

Complaint conference Sept 1:1

Complaint records CR Sept 15:2

Complaints (consent procedure) Sept 15:1

Condominiums Jul 15:2 Aug 15:2

Consumer conference Jun 1:3

Consumer Protection Agency

Agency for Consumer Advocacy Jul 1:3 Sept 1:1 Sept 15:1

Consumer Product Safety Commission

See product safety

Contraceptives CR Jun 1:2 Jul 15:3

Convenience foods Apr 1:1 SR:2

Cortisone Apr 1:3

Cosmetic complaints CR May 1:1

Cosmetic labeling CR Sept 1:1

Cosmetics

Hypoallergenic CR Apr 15:2

Cost of Living Council CR Apr 1:1

Jul 15:4

Cottage cheese CR Jun 1:1

Council on Wage & Price Stability

Sept 1:1 Sept 15:1

D, E

Daylight saving time

Emergency Daylight Saving

Time Apr 1:4

Safety Apr 1:4

Transportation Dept Apr 15:3

Dear Consumer

Energy Efficiency Ratio May 15:1

Fourth anniversary of CONSUMER NEWS Apr 1:2

President Gerald Ford Aug 15:4

Thrift Aug 1:4

Deceptive pricing CR Aug 15:2

Delivery complaints CR Apr 1:2

Detergents CR May 1:2

Diabetes Apr 1:1 SR:2

Diagnostic X-rays CR Aug 15:1

Disaster aid Jul 15:4

Door-to-door sales CR Jun 15:2

Drained weight CR May 1:2

Driving habits CR Apr 1:2

Dry peas CR May 1:2

Eating habits Apr 1:1 SR:2

Economic terms Sept 15:2

Elderly Apr 1:4 Apr 1:1 SR:2

Electric blanket Apr 15:1

Electric fry pans Jul 1:3

Embargo Apr 1:1

Energy efficiency Apr 1:1

Energy Efficiency Ratio May 15:1

Engine Apr 1:2

Enrich Apr 1:1 SR:2

Environmental Protection Agency

Aircraft/airport noise CR Apr 15:1

Federal Aviation Administration CR Apr 15:1

Fuel economy data Jul 15:1

Noisy trains CR Sept 15:1

Pesticides May 1:5 Jun 15:1,2

Aug 1:3

Rotary engine cars May 1:4

Supersonic airplanes CR Apr 15:1

Vinyl chloride May 1:4 Jun 15:1 CR Jun 1:2

Enzymes in cheese CR Jul 15:1

Exhaust emission systems Apr 1:2

F

Fad diets Apr 1:1 SR:1

Fast food chains Apr 1:1 SR:2

Fats Apr 1:1 SR:2 CR Apr 15:2

Federal Aviation Administration

Aerosol cans CR Apr 15:1

Airplane & airport noise CR

Apr 15:1

Air travel for handicapped CR

Sept 1:2

Medicinal & toilet articles CR

Apr 15:1

Federal Energy Office

Allocations May 1:2

Brownouts Jun 15:2

Car air conditioners May 1:2

Carpooling May 1:2

Cold water wash Apr 15:1

Conservation in summer May 1:2

Embargo May 1:2

Federal Energy Administration

May 1:3

Gas for travel Jun 15:2

Hot water Apr 15:1

President Richard Nixon May 1:2

Project Independence May 1:2

Richardson, Lee Apr 1:1

Simon, William Apr 1:1

Special Impact Office May 1:3

Speed limits May 1:2

Sunday gas sales May 1:2

Unleaded gas Aug 15:1

Federal Housing Administration

Sept 15:1

Federal Highway Administration

Aug 1:1

Federal Home Loan Bank Board

CR Apr 15:1

Federal Power Commission Aug 1:2

Federal Register CR 15:2

Federal Trade Commission

Amplifiers CR Jul 15:2

Care labeling CR Jun 15:1,2

CR Sept 1:2

Complaints (consent procedure) Sept 15:1

Condominiums Jul 15:2 Aug 15:2

Deceptive pricing CR Aug 1:2

Detergents CR May 1:2

Door-to-door sales CR Jun 15:1

Food industry competition Jul 15:2

Funerals Jul 15:2

Hearing aids Jul 15:2

Mail order merchandise CR

Apr 1:2 CR May 1:1

Plastics Aug 15:1 CR Sept 15:1

Prescription Drug Task Force

Jul 15:2

Swimming pool industry Jul 15:2

TV ads for children Jul 15:1

CR Aug 1:1

Wrinkles Aug 1:2

Fire protection equipment Apr 1:4

Fireworks CR Jun 15:1 CR Jul 1:1

CR Aug 15:2

Fishy names CR Aug 15:1

Flammable liquids CR Apr 15:1

Flood insurance CR Apr 1:2

Fluoridation Apr 1:4

Food & Drug Administration

Allergy panel CR Apr 1:1

Antacids CR Jul 1:2

Blood banks CR Jul 15:1

Chicken feed CR May 1:2

Chocolate candy Apr 1:3

Color additives CR May 1:2

Comment coupon Jun 1 through

Aug 15:3

Contraceptives CR Jun 1:2 Jul 15:3

Cortisone Apr 1:3

Cosmetic complaints CR May 1:1 CR Aug 15:2

Cosmetic labeling CR Sept 1:1

Cottage cheese CR Jun 1:1

Diagnostic X-rays CR Aug 15:1

Drained weight CR May 1:2

Drugs & cosmetics CR May 15:1

Electric fry pans Jul 1:3

Enzymes in cheese CR Jul 15:1

Food labeling CR Aug 1:2 CR

Aug 15:2

Hair sprays Jun 1:2 Jul 15:3

Sept 15:3

Hypoallergenic cosmetics CR

Apr 15:2

Ingredient labeling CR Aug 15:2

Intrauterine devices CR Aug 1:1

Labeling small food packages

CR Jun 1:1

Lecithin CR May 1:2

Margarine CR Jun 1:1 CR Aug 15:2

Microwave ovens Jul 1:1,4 CR

Jul 1:1

Nasal sprays Apr 1:3

Non-prescription drug ads Jul 15:2

Nutrition education Aug 1:3

Nutrition labeling CR Apr 15:2

Over-the-counter drugs CR

Aug 1:1

Packaging Apr 1:4

Protein, fat & carbohydrates

CR Apr 15:2

Salad dressing Sept 15:2

Soda pop CR Jul 15:1 CR Sept 1:1

Spiced & flavored cheeses CR

Jul 15:1

Spray shampoo Aug 1:3

Food labeling CR Aug 1:2
Food stamps CR Jul 1:2
Ford, President Sept 1:1 Aug 15:4
Frankfurters & cooked sausage CR
Sept 1:1
Freezing food Sept 1:3,4
Frozen apple juice CR Jun 1:2
Frozen corn Apr 15:3
Frozen dinners Apr 1 SR:2
Frozen orange juice Apr 1 SR:2
Fuel economy May 1:4 Jul 15:1
Funerals Jul 15:1

G, H, I, J, K

Gas rationing Apr 1:1
Gas shortage CR Apr 1:2
General Accounting Office Jun 15:2
Glass CR Jun 15:1 CR Sept 15:2
Glossary of economic terms Sept
15:2
Goatskin products Jun 1:2
Gold Sept 1:2,3
Group inclusive tours CR Jun 1:2

Hair sprays Jun 1:2 Jul 15:3 Sept
15:3

Handicapped

Air travel CR Sept 1:2 Sept
15:1

Employment CR Sept 1:1

Hanford, Elizabeth Apr 1:1

Hazardous lamps Apr 1:3

Health, Education & Welfare Dept
Blood program CR May 1:1
Sex discrimination CR Jul 15:1
Social Security benefits CR
Jun 1:1

Health foods Apr 1 SR:2

Hearing aids Jul 15:2

Heart attacks Apr 1 SR:2

High blood pressure Apr 1 SR:2

Higher speed protection CR Jul 1:2

Highway deaths CR Apr 1:2

Hotline Sept 15:3

Household movers CR Aug 1:1

Household trouble light Aug 15:4

Housing Sept 15:1

Housing & Urban Development

Dept

Condominiums Aug 15:3

Disaster aid Jul 15:4

Flood insurance CR Apr 1:2

Housing & Community Development Act Sept 15:1

Lead-based paint CR May 1:1

Hypoallergenic cosmetics CR Apr
15:2

Ignition interlock system Apr 1:2

Index May 15:2,3

Inflation Sept 1:1 Sept 15:2

Ingredient labeling Apr 1 SR:2 CR
Aug 15:2

Installment purchases Jun 1:3

Instant glue CR Aug 15:1

Insurance CR Apr 1:2

Interior Dept

Off-road vehicles CR May 15:2

CR Aug 15:1

Interstate Commerce Commission

Household movers CR Aug 1:1

Moving experiences Sept 1:3

Smoking on buses CR Apr 15:2

Internal Revenue Service Aug 15:2

Intrauterine devices CR Aug 1:1

Iron Apr 1 SR:2 Apr 1:4

Justice Dept

"Non-policy suits": Jul 15:1

Softballs May 1:3

Knauer, Virginia Apr 1:1 Sept 15:1

L, M, N

Labeling small food packages CR

Jun 1:1

Lamps Apr 1:3

Lead-based paint CR May 1:1

Lecithin CR May 1:3

Library of Congress CR Jul 1:1

Low-powered motorcycles CR May
1:1

Mail order merchandise CR Apr

1:2 Apr 1:3 CR May 1:1,2

Major Appliance Consumer Action

Panel Jul 1:2

Margarine CR Jun 1:1 CR Aug 15:2

Meat & poultry CR Apr 1:1 Apr

15:2 CR Jul 15:1,2

Meat trimmings CR May 15:1

Medicinal articles CR Apr 15:1

Miles-per-gallon Jul 15:1

"Mini Shadow Stand" Apr 1:3

Mobile homes CR Jul 1:1

Microwave ovens Jul 1:1 CR Jul 1:1

Motorcycle helmets Jun 1:2

Motorcycles & 3-wheeled vehicles

CR May 15:2

Motorhomes Jun 15:1

Moving experiences Sept 1:4

Mowers & trimmers Jun 1:1

Nader, Ralph CR Apr 15:2

Nasal spray Apr 1:3

National Assn. of Consumer Protection

Administrators Jul 15:1

National Blood Policy CR May 1:1

National Electronic Injury Surveillance

System Apr 1:4

National Highway Traffic Safety

Administration

Air bags 1:3 CR May 15:2

Auto safety Jul 15:4

Auto speeds CR Apr 15:1

Battery acid Apr 15:4

Bike & pedestrian safety Aug

1:1

Bumpers CR Aug 15:1

Child car seats CR May 15:1

Higher speed protection CR

Jul 1:2

Low-powered motorcycles CR

May 1:1

Mobile homes CR Jul 1:1

Motorcycle helmets Jun 1:2

Motorcycles & 3-wheeled vehicles

CR May 15:1

Motorhomes-hazards Jun 15:1

Rear lights CR Apr 1:1

Rules of road Aug 1:1

Safety belts Aug 15:4

Safety figures Apr 1:4

School buses CR Sept 1:2

"Space saver" tires Sept 15:2

Speed limitation CR Apr 15:1

Steering systems Apr 15:4

Tie-rod failures Apr 15:4

Tires CR May 1:2 Aug 15:2

CR Sept 1:1

Trucks Apr 15:4

Vehicle traffic investigations

Jun 1:4

Volkswagen Apr 15:4

Natural foods Apr 1 SR:2

Net weight CR Apr 1:1,2 CR Apr

15:2

Noisy trains CR Sept 15:1

"Non-policy" suits Jul 15:1

Nonprescription drug ads Jul 15:2

No-smoking ban CR Apr 15:2

Nutrition Apr 1 SR:2

Nutrition education CR Aug 1:3

"Nutrition for Today" Apr 1 SR:1

Nutrition labeling Apr 15:2

O, P, Q

Occupational Safety & Health Administration

Vinyl chloride CR Jun 1:1,2

Safety hearing CR Jun 15:2

Off-road vehicles CR May 15:2 CR

Aug 15:1

Office of Consumer Affairs

Complaint conference Sept 1:1

Consumer complaints Jul 15:1

Consumer conference Jun 1:3

Deputy Director Apr 1:1

Freezing food Sept 1:3,4

Summit Sept 1:1

Office of Education Apr 1:2

Office of Human Development Sept

15:3

Open dating CR Sept 15:1

Optional ingredients CR Apr 15:1

Optional rear lights CR Apr 1:1

Organic foods Apr 1 SR:2

Over-the-counter drugs CR Aug 1:1

Pennies CR Jun 15:1

Pensions Sept 15:1

Pesticides Apr 1 SR:2 May 1:4

May 15:4 CR May 15:1 Jun

15:1,2 Aug 1:3

Plastic squeeze bottle Apr 1:3

Plastics claims Aug 15:1

Plastics flammability CR Sept 15:2

Poison packaging May 1:1

Postal Service

Fire protection equipment Apr

1:4

Mail order merchandise CR

Apr 1:2 CR May 1:1,2

Power mowers CR Aug 15:1

Pregnant women Apr 1 SR:1

Pre-paid merchandise CR Apr 1:2

Prepayment penalties CR Apr 15:1

Prescription drug ads Jul 15:2

Product safety

Arc welder Apr 1:3

Aspirin May 1:1

Bicycle safety Aug 1:1 CR Aug

1:1

Bookmatches CR Sept 15:1

Children's sleepwear CR Jun

1:1

Consumer Deputy Program

May 1:1

Complaint records CR Sept

15:2

Fireworks CR Jun 15:1 CR

Jul 1:1 CR Aug 15:2

Furniture polishes May 1:1

Glass CR Jun 15:1 CR Sept

15:1

Goatskin products Jun 1:2

Household trouble light Aug

15:4

Instant glue CR Aug 15:1

Lamps Apr 1:3

Mowers & trimmers Jun 1:1

Poison packaging May 1:1

Poison Prevention Packaging

Act of 1970 May 1:1

Power mowers CR Aug 15:1

Product safety standards Jun

15:4

Swimming pool slides CR Jul

15:1

Toy chests Apr 15:4

Trucks Apr 15:4

Vinyl chloride CR Jun 1:2 CR

Jun 15:2

Volkswagen Apr 15:4

Product safety standards Jun 15:4

Public Documents Distribution

Center Apr 1:2

Quality improvements Apr 1:2

R, S, T

"Rainbow" lamps Apr 1:3

Rear lights CR Apr 1:1

Reduced-fare flights Jun 1:3

Regional offices

Energy problems Apr 1:1

Richardson, Lee Apr 1:1

Roller skates Apr 1:4

Romney, Gov. George Apr 1:1

Rotary engine cars May 1:4

Runaway youths Sept 15:3

Safety belts

See seat belts

Safety figures Apr 1:4

School buses CR Sept 1:2

Seat belts Apr 15:4

Securities & Exchange Commission

Aug 15:2

Sex discrimination in schools CR
Jul 15:1

Signal system CR Apr 1:1

Simon, William Apr 1:1

Smoked meats Apr 1 SR:1

Smoking on buses CR Apr 15:2

Social Security benefits CR Jun 1:1

Soda pop CR Jul 15:1 CR Sept 1:1

Sodium Apr 1 SR:1

Softballs May 1:3

"Space-saver" tires Sept 15:2

Special Report Apr 1:1,2

Speed limit Apr 1:1 CR Apr 1:2

CR Apr 15:1

Spiced & flavored cheeses CR Jul

15:1

Spray shampoo Aug 1:3

Steering system Apr 15:4

Strokes Apr 1 SR:1

Summit meeting Sept 1:1 Sept 15:2

Sunburn & tanning Jul 1:2

Sunday gas sales Apr 1:1

Supreme Court

Class actions Jun 15:1

Installment purchases Jun 1:3

Reduced-fare flights Jun 1:3

Unfair practices Jul 15:2

Swimming pool industry Jul 15:2

Swimming pool slides CR Jul 15:1

Taco sauce May 1:3

Tare CR Apr 1:1,2

Teenagers Apr 1 SR:1

Teeth Apr 1:4

TV ads for children Jul 15:2 CR

Aug 1:1

Thrift Aug 1:4

Tie-rod failure Apr 15:4

Tire quality CR Aug 15:2 CR Sept

1:1

Tires CR May 1:2

Tomato juice CR Apr 15:1

Toy chests Apr 15:4

If you live in Burlington, Vermont, you can reduce your use of heating fuel by an estimated 14% by lowering your thermostat 6 degrees below its normal setting. You can save even more, percentage wise, if you live in Houston, Texas—42%. (However, actual amounts of heating fuel saved will be much greater in cold areas because far more fuel is needed to heat buildings there.)

Listed here are NOAA's estimates, for some cities, of percentage reductions in heating fuel use resulting from lowering thermostats 6 degrees, for November through March. These percentage savings on fuel use do not necessarily result in equivalent percentage savings on heating bills, due to methods used in computing heating costs [CONSUMER NEWS, Oct. 1]. For the complete NOAA list, write to NOAA Public Affairs, 6010 Executive Blvd., Rockville, MD 20852; ask for release #NOAA 74-166.

ALABAMA, Birmingham	29	GEORGIA, Atlanta	28	MASSACHUSETTS,		SOUTH DAKOTA,	
ALASKA, Anchorage	12	IDAHO, Boise	19	Boston	19	Sioux Falls	14
ARIZONA, Tucson	41	ILLINOIS,		MICHIGAN,		TENNESSEE, Memphis	26
ARKANSAS, Little Rock	26	Chicago/O'Hare AP *	16	Detroit, City AP *	17	TEXAS, Houston	42
CALIFORNIA,		INDIANA,		MINNESOTA,		UTAH, Salt Lake City	18
San Francisco AP *	38	Indianapolis	18	Minneapolis-St. Paul	13	VERMONT, Burlington	14
COLORADO, Denver AP *	18	IOWA, Des Moines	15	MISSISSIPPI, Jackson	33	VIRGINIA, Norfolk	26
CONNECTICUT,		KANSAS, Topeka	19	MISSOURI, Kansas City	19	WASHINGTON,	
Hartford	17	KENTUCKY, Lexington	20	MONTANA, Billings	16	Seattle-Tacoma AP *	24
DELAWARE, Wilmington	20	LOUISIANA,		NEBRASKA, North Platte	16	WEST VIRGINIA,	
DIST. OF COLUMBIA,		New Orleans	41	NEVADA, Las Vegas	32	Charleston	21
Dulles AP *	20	MAINE, Portland	15	NEW HAMPSHIRE,		WISCONSIN, Green Bay	14
FLORIDA, Jacksonville	43	MARYLAND, Baltimore	21	Concord	15	WYOMING, Casper	15
						* Airport	

The President has signed 3 new consumer laws:

- Motor Vehicle & School Bus Safety Amendments of 1974 (Senate bill 355) provides that manufacturers must pay costs of repairs on most safety-related recalls. Law also removes the requirement for mandatory seat belt interlock systems on cars & requires that safety standards be proposed for school buses within 6 months.

cities now lacking train service. Cities in this category include Portland, ME; Rapid City, SD; Manchester, NH; Boise, ID; & Las Vegas, NV.

● **Federal Fire Prevention & Control Act** (Senate bill 1769) establishes a **Fire Prevention & Control Administration** within **Commerce Dept.** for research & development programs. The agency will share its data with local fire prevention agencies throughout the country.

[For copies of Senate bills mentioned above, write to: Senate Document Room, Washington, DC 20510. For copies of House of Representatives bill, write to: House Document Room, Washington, DC 20515.]

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